

Optimism, with Moderation

- **Expansion not Extinction**
- **SBO's Doing Better Than Expected**
 - **41% Expected to grow revenues in 2021 versus 9% expect a reduction**
 - **57% Expect to increase hour and/or operations**
- **Bank Loan Demand is Stronger Than Ever**
- **Uncertainty Was Much Higher Six Months Ago**

There are Concerns

- **Challenge in Hiring**
- **Supply Chain Disruptions**
- **On-Line Activities**
- **Proposed Legislative and Tax Changes**

5

**Ways to Fund
Your Growth**

Resources Beyond PPP

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Grants

Everybody Loves Them!

- **Current Status of PPP**
- **Restaurant Revitalization Fund**
- **Shuttered Venue Operators Grant**
- **State of Maine Microenterprise**
- **Private Funds**

Tax Credits and Refunds

- **Employee Retention Credit**
- **Current/Possible SBA Funds**

Direct Government Loans

- **SBA Economic Injury Disaster Loan**
- **SBA Micro Lenders**
 - **MaineStream Finance**
 - **Coastal Enterprises**
 - **Community Concepts Finance**
- **Finance Authority of Maine**

Bank Loans

- **Conventional**
- **Government Guaranteed**
 - **SBA**
 - **FAME**
 - **USDA**

Other Funding

- **Economic Development Organizations**
Revolving Loan Funds
- **City/Town Regional Funds**
- **Non-Profit Opportunities**
- **New Maine Jobs & Economic Recovery Plan**
 - **Department of Agriculture, Conservation and Forestry**
 - **Maine Technology Institute**
 - **Department of Marine Resources**

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Chris Fitzpatrick

EVP, Chief Lending Officer

Office: 207.532.1079

Cell: 207.461.6141

cfitzpatrick@machiassavings.com